Create a Study Area

Many students are now attending class remotely for all or part of their schooling. It can be hard adjusting to the new norm, but creating a dedicated study space at home can help you focus and develop a schedule. Use the following tips to create and customize your own space:

Make sure your study area is free from distractions. Opt for places in your house where distractions are limited and you can focus on your work – at a desk in your bedroom, in the kitchen/dining room, or if the weather permits, on a porch or patio.

Personalize a space to your needs! Do you prefer standing? Use the kitchen countertop as a desk instead of sitting at a table. If you are sharing a space with others, use headphones or earbuds to help you concentrate. If you have a desk, add photos or decorations to make it your own.

Finally, make a plan to ensure you have everything you need so your attention is focused on your work. Use checklists and calendars to help create a routine for studying. Staying organized and creating a dedicated space can increase your motivation and help you have a better remote learning experience!

Social Media

Did you know that your Credit Union can be found on Facebook, YouTube, and Instagram? Be sure to like, subscribe, or follow to keep up with information about SECU and the member-funded SECU Foundation.

Link directly to SECU’s officially branded pages using the social media icons accessible from the Zard website, www.teenzard.org.
CashPoints Global

A savings account is an important piece of a successful financial plan and a great way to set aside money for the future. However, as you get older and take on more responsibility, you may find the need to expand your financial options with an account that provides flexibility for day-to-day expenses.

SECU’s CashPoints Global® (CPG) account is an ideal choice for students because it gives you purchasing power with the simplicity of electronic access to your funds through a CPG card. There are no checks and since transactions are limited to the available funds in the account, there are no non-sufficient funds (NSF) fees.

The CPG card can be used to make purchases anywhere Visa® debit cards are accepted. The account maintenance fee is just $1 per month¹ – simple and affordable!

If you are not quite ready for your own account, but still need the flexibility of a debit card, a parent can open a CPG account and designate you as the authorized user of the card. Funds can be transferred to the card as needed through secure Member or Mobile Access at www.ncsecu.org or www.teenzard.org, via the SECU Mobile App, at any SECU branch or CashPoints ATM, or by using the ASK-SECU Voice Response system (1.800.ASK.SECU).

If a CashPoints Global account sounds like a good choice and you would like to learn more about this or other SECU account options, go to www.teenzard.org.

¹ Other fees may apply. Please refer to SECU’s Account Rules and Regulations for more information.

Have Fun Expanding Your Skillset!

When classes have wrapped up for the day and you need a way to de-stress and re-energize, try something that is not only fun but can expand your skillset! Here are a few options to consider, and you may even uncover a hidden talent!

**Sports** – This is a great time to get that blood pumping with some activity! Check around the house to see what equipment your family may already have, such as tennis or badminton rackets, horseshoes, golf clubs or a yoga mat.

**Cooking** – Cooking is an important skill for anyone. If you do not know how to prepare your favorite foods, challenge yourself to give it a try and experiment with new recipes in the process. Cooking can be an extremely creative outlet that ends with a satisfying treat! Always make sure you have permission from a parent/guardian to develop your culinary skills.

**Photography** – Most people enjoy capturing selfies or special moments with family and friends. Try expanding your subject matter by getting outside and snapping some photos of nature. Start by using your phone, and if you find you have an eye for photography, make purchasing a camera one of your savings goals!